

Agents, Brokers and Jobbers.

W. G. Irwin & Co.

LIMITED.

AGENTS FOR—
Western Sugar Refining Company of
San Francisco.
Baldwin Locomotive Works of Phila-
delphia, Pa., U. S. A.
Newell Universal Mill Co. (National
Cane Shredder), New York, U. S. A.
N. Obendorf & Co.'s Chemical Fertiliz-
ers.
Alex. Cross & Sons' high-grade Fertiliz-
ers for Cane and Coffee.
Reed's Steam Pipe Covering.
ALSO OFFER FOR SALE:
Paraffine Paint Co.'s P. & B. Paints and
Papers; Lustral and Linseed Oil,
raw and boiled.
Indurine (a cold-water paint), in white
and colors.
Filter Presses, Cement, Lime and
Bricks.

CASTLE & COOKE, Ltd

HONOLULU

Commission Merchants

Sugar Factors

—AGENTS FOR—
The Ewa Plantation Co.
The Waialua Agricultural Co., Ltd.
The Kohala Sugar Co.
The Waimea Sugar Mill Co.
The Fulton Iron Works, St. Louis, Mo.
The Standard Oil Co.
The Geo. F. Blake Steam Pumps.
Weston's Centrifugals.
The New England Life Insurance Co.
of Boston.
The Aetna Fire Ins. Co. of Hartford,
Conn.
The Alliance Assurance Co. of London

ALEXANDER & BALDWIN Ltd

OFFICERS:

H. P. Baldwin, President
J. B. Castle, First Vice President
W. M. Alexander, Second Vice Pres.
J. P. Cooke, Treasurer
W. O. Smith, Secretary
Geo. R. Carter, Auditor

Sugar Factors and

Commission Agents

AGENTS FOR Hawaiian Commercial &
Sugar Co., Hukio Sugar Co., Pala Plan-
tation Co., Nahuiku Sugar Co., Kibei
Plantation Co., Hawaiian Sugar Co.,
Kahului Railroad Co.

Wm. G. Irwin & Co

LIMITED.

Wm. G. Irwin, President and Manager
Claus Sprackels, Vice President
W. M. Giffard, Second Vice President
H. M. Whitney Jr., Treas. and Sec.
Geo. J. Ross, Auditor

Sugar Factors

—AND—

Commission Agents

AGENTS OF THE

Oceanic Steamship Co.

OF SAN FRANCISCO, CAL.

CASTLE & COOKE

IMPORTERS

LIFE AND FIRE

Insurance - Agents

—AGENTS FOR—

NEW ENGLAND MUTUAL LIFE IN-
SURANCE CO. OF BOSTON.

AETNA FIRE INSURANCE COM-
PANY OF HARTFORD.

C. Brewer & Co., Ltd.

Queen Street, Honolulu, T. H.

Agents for—

Hawaiian Agricultural Co., Ooakala
Sugar Plant Co., Ooomea Sugar Co.,
Honolulu Sugar Co., Wailuku Sugar Co.,
Mahee Sugar Co., Haleakala Ranch Co.,
The Planters' Line of San Francisco
Packets, Chas. Brewer & Co.'s Line of
Boston Packets.

LIST OF OFFICERS:

C. M. Cooke, President; George
Robertson, Manager; E. F. Bishop,
Treasurer and Secretary; Col. W. F.
Allen, Auditor; P. C. Jones, H. Wa-
terhouse and Geo. R. Carter, Directors.

THE VON HAMM-YOUNG CO.,

IMPORTERS AND

COMMISSION

MERCHANTS.

Queen Street, - Honolulu

AGENTS FOR—

The Lancashire Insurance Co.
The Balise Insurance Co.
Union Gas Engine Co.
Domestic Sewing Machine, Etc.

Bruce Cartwright

General Manager of
THE EQUITABLE LIFE
ASSURANCE SOCIETY
Of the United States for the
Hawaiian Islands.
OFFICE, Merchant Street, Honolulu.
KAHAHUMANU STREET.

Design your own ledgers, cash
books, etc. If you are undecided, we
will help you. That is in our line and
the PRICE IS RIGHT, at the EVEN-
ING BULLETIN.

Boston Man's Large Check for Insurance

UNDER FIFTEEN YEARS' CONTRACT

Boston, May 11.—What is said to be the largest insurance transaction ever made in this country in which the insured and insurer in person lived to see the compact of fifteen years' standing carried out in every detail took place this week, when John Reed Whipple, manager of Young's Hotel, received a check for \$368,946.

It was the result of paying yearly \$21,340.50 for fifteen consecutive years into the treasury of life insurance companies for a \$300,000 endowment policy. Mr. Whipple's net profit on the transaction was a trifle less than \$50,000.

In speaking of the extent to which wealthy men protect themselves and families against the unlucky whirls of fortune's wheel, Henry H. Putnam, editor of Insurance Economics, and a recognized authority on all matters pertaining to all forms of insurance, says:

Some Big Policies.

"In Boston there are perhaps 150 men who carry more than \$50,000 of insurance. Mayor Coffin is said to carry \$65,000. William E. Barrett carries \$100,000 and General Charles H. Taylor \$300,000. Colonel Pope is said to have about \$250,000. A. E. Pillsbury carries \$50,000, former Mayor Thomas N. Hart \$50,000.

"Other big insurers in Boston are William M. Bullivant, \$200,000; A. N. Burbank, \$300,000; A. N. Burland, \$250,000; R. D. Evans, \$250,000; Gen-

eral S. C. Lawrence, \$365,000; S. W. Richardson, \$225,000; George N. Talbot, \$330,000; C. H. Verner, \$240,000; W. M. Wood, \$200,000; A. Shuman, \$250,000, and James C. Woolson, \$200,000. James T. Phelps is the most heavily insured life insurance man in Boston. He carries \$110,000.

Women Carry Large Sums.

"It is not an uncommon thing for women of wealth to carry large sums of insurance. It is stated that a Mrs. Dunsmeir, of Toronto, Canada, carries \$1,000,000, but this report cannot be verified.

"Probably the most heavily insured woman in the United States is Mrs. B. N. Duke, of Durham, N. C., who carries \$327,000. Miss Sophie S. Taylor, of Cleveland, is said to carry \$250,000. Mrs. E. A. Woods, the wife of a successful insurance man in Pittsburg, carries \$100,000. Mrs. T. Moultrie Mordecai, wife of the Charleston, S. C., lawyer, carries \$100,000. Mr. Mordecai carries \$400,000. There are many women in the United States who carry \$100,000 of insurance.

Changes in Customs.

"The demand for such large amounts of insurance among wealthy people has brought about big changes in life

insurance practices. It was formerly the custom of life insurance companies to limit the amount of insurance taken to comparatively small sums, \$25,000 or \$50,000, but today the large companies will issue policies on a single life varying from \$100,000 to \$250,000 or \$300,000.

"One of the large New York companies has issued a policy on a single life for the sum of \$1,000,000, but this has been reduced by reinsurance in other companies to a much smaller amount.

"One of the large New York companies has issued a policy on a single life for the sum of \$1,000,000, but this has been reduced by reinsurance in other companies to a much smaller amount.

"It has become quite a common thing for rich men in the United States to invest in large amounts of life insurance. Twenty years ago a man who carried \$25,000 was considered a heavy insurer. Ten years ago the same was true of a man who carried \$50,000. But today it is not an unusual thing for a man of wealth to carry from \$100,000 to \$500,000, and many of them carry even larger sums than this.

F. H. Pavey Had \$1,300,000.

"The late Frederick H. Pavey, the big grain man of Minneapolis, carried \$1,300,000, and of this sum \$1,000,000 was taken out within less than a year prior to his death. George W. Vanderbilt is reported to carry \$1,000,000, and the same is said of Julian C. Carr, of Durham, N. C., and H. H. Kohlhaas, of Chicago.

"Other prominent men who are understood to carry life insurance varying from \$500,000 to \$1,500,000 are Senator Chauncey M. Depew, August Belmont, General Francis Greene, of New York; Henry C. Lytton, a big clothing dealer of Chicago; John B. Stetson, Robert Foerderer, Isaac Kaufman, of Philadelphia; W. P. Snyder, of Pittsburg; George T. Forman, of Buffalo; Herbert Ballantine, of Newark; General Charles A. Coffin, Wallace L. Pierce and E. H. Abbott. The latter has just been paid \$350,000 on maturing endowments.

President Roosevelt's Policy.

"There are between four thousand and five thousand well-to-do men in the United States who carry more than \$50,000 of insurance, and at least a thousand of these carry more than \$100,000. Among prominent men in public life who are large insurers it is

interesting to note that Secretary of State Hay carries \$125,000.

"President Roosevelt has just taken out insurance amounting to \$85,000. Former Secretary of War Alger carries \$285,000. Governor Odell, of New York, carries \$75,000, and Senator Hanna has \$100,000.

"John B. Dill, of New York, the big corporation lawyer who engineered the big Steel Trust, carries \$100,000 of insurance. The new Secretary of the Treasury, Lewis M. Shaw, is insured for \$50,000. Senator Patterson, of Colorado, carries \$65,000. Representative Sibley, of Pennsylvania, is insured for \$97,000. Sam Jones, famous evangelist, carries \$75,000. B. N. Duke, the big tobacco manufacturer, of Durham, N. C., carries \$200,000, and his wife is insured for \$327,000.

"Gage E. Tarbell, vice president of the Equitable Life, of New York, carries \$425,000, and his wife is also insured for \$100,000. Mr. Tarbell carries more insurance than any other life underwriter. President John A. McCall, of the New York Life, carries \$350,000; Charles Miller, the oil king of Franklin, Pa., has \$550,000, and Mr. Charles A. Devlin, a big coal operator of Topeka, Kan., carries \$642,000.

"It is a fact not generally known that life insurance is today the biggest business in the country, with the exception of the railroads, and it is growing more rapidly than any other commercial enterprise."

PROBLEMS FOR THE CHESS ENTHUSIASTS

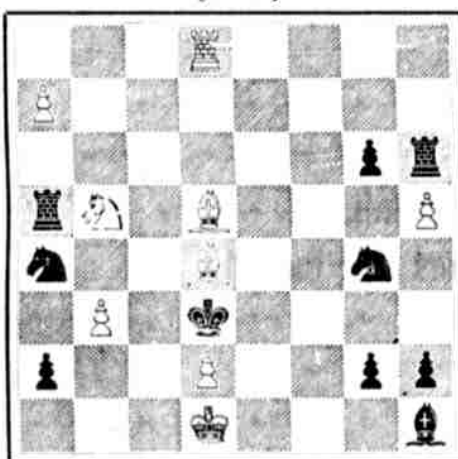
All communications to this column to be addressed to Chess Editor, Sunday Bulletin, P. O. Box 718, Honolulu. Contributions and solutions of problems should reach the editor before Thursday noon of each week.

To Correspondents: Correct solution of Problem No. 20 received from F. Weed, H. T. Moore, G. A. Turner, K. Nielsen—1 Kt-Q Kt 5.

PROBLEM NO. 52.

Composed for Sunday Bulletin By J. C. J. WAINWRIGHT.

[BLACK]



[WHITE]

WHITE MATES IN TWO MOVES.

The following game was played at board three in the recent university cable match. Score and notes from "The Guthrie".

French	Defence.
Davidson.	Sawin.
Oxford.	Black.
White.	Black.
1 P-K4	1 P-K3
2 P-Q4	2 P-Q4
3 Q-Kt-B3	3 P x P
4 Kt x P	4 Kt-K-B3(a)
5 Kt-Kt3	5 P-B4(b)
6 B-K3	6 Q-Kt3
7 P-Kt3	7 Kt-B3
8 Kt-B3	8 Kt-Q4(c)
9 P x P	9 B x P
10 B x B	10 Q x B
11 Kt-K4	11 Q-Kt5 ch
12 K Kt-Q2	12 Kt-B6
13 Q-B3	13 Kt x Kt
14 Q x Kt	14 Q-B6
15 R-Q	15 Kt-Kt5
16 B-Kt5 ch	16 K-B

17 Kt x R P
18 Kt-B3
19 R-Q3 (d)
20 K-R-Q
21 Q-Kt4 (e)
22 R x Kt
23 R-Q4
24 Q-R
25 Kt-Kt5
26 R-K-R4
27 Q-R3
28 Q-R
29 Kt-K4
30 Q-R3
31 Q-R (f)
32 P-R4
33 K-R
34 P-K Kt4
35 Q-Q4
36 Kt-B3
37 Q-B3
38 Kt-B3
39 Kt-B3
40 Kt-B3
41 Kt-B3
42 Kt-B3
43 Kt-B3
44 Kt-B3
45 Kt-B3
46 Kt-B3
47 Kt-B3
48 Kt-B3
49 Kt-B3
50 Kt-B3
51 Kt-B3
52 Kt-B3
53 Kt-B3
54 Kt-B3
55 Kt-B3
56 Kt-B3
57 Kt-B3
58 Kt-B3
59 Kt-B3
60 Kt-B3
61 Kt-B3
62 Kt-B3
63 Kt-B3
64 Kt-B3
65 Kt-B3
66 Kt-B3
67 Kt-B3
68 Kt-B3
69 Kt-B3
70 Kt-B3
71 Kt-B3
72 Kt-B3
73 Kt-B3
74 Kt-B3
75 Kt-B3
76 Kt-B3
77 Kt-B3
78 Kt-B3
79 Kt-B3
80 Kt-B3
81 Kt-B3
82 Kt-B3
83 Kt-B3
84 Kt-B3
85 Kt-B3
86 Kt-B3
87 Kt-B3
88 Kt-B3
89 Kt-B3
90 Kt-B3
91 Kt-B3
92 Kt-B3
93 Kt-B3
94 Kt-B3
95 Kt-B3
96 Kt-B3
97 Kt-B3
98 Kt-B3
99 Kt-B3
100 Kt-B3

Notes on Game.
(a) A good move of the French defence this. Black boldly exchanges pawns and rushes another piece to the front for slaughter. The bluff is

good and white backs away. 5 B-Q3 was the best move for white.

(b) Very fine, and a development likely to stir a torpid liver, should his opponent be so unfortunate as to possess such a thing. If P x P, Q x Q, and black follows with B x P, with clearly the better game.

(c) Forcing white to do what he so little cares to do. This is followed by a clearing off of useless pieces, and black connects with the better game.

(d) White plays fairly well through here, and is really bothersome for a move or two. It is futile, however, black is bound to uncoil, and the extra pawn will win.

(e) He seems to have reached his limit here, however, and the loss of the exchange looms up. The move selected will lose it as expeditiously as any other.

(f) These last few moves seem to be the tail end of an endeavor to draw the game, and failing that, an effort to dazzle his opponent by extraordinary prodigality. But it wouldn't hurt. Black pockets the bishop and calmly goes after the knight; refusing to be hypnotized.

New Mechanical Log for Vessels

Ships' logs are of many kinds and are used for indicating and recording the speed of vessels. A new one consists substantially of a lever arm, a spring, a fine or cable and mechanism to indicate the rate of speed.

The spring and indicating mechanism are connected with the lever arm, and tension is applied to it by means of the line or cable. Moreover, the instrument is so constructed that the movement of the indicating device can be regulated to correspond approximately to the square root of the applied tension.

The invention is technically described as one "for ascertaining the speed of vessels by the tension produced by a log," and indicating needles or counters are used to show the distance travelled, the manner in which they work being such that the product of the speed multiplied by the time always gives the desired information.

Sunday Bulletin, \$1.25 per year.

CUBA AS SEEN BY HAWAIIANS

Mr. and Mrs. I. R. Burns, who have many friends in Honolulu, were in Havana last month. Writing under date of May 5, Mrs. Burns says:

"We have just arrived from a most interesting trip through the City of Mexico. We expect to remain here until after the inauguration of President Palma, which takes place May 19. Great preparations, on the order of triumphal arches and electrical illuminations, are now being made. "Havana is called by the Cubans 'The Pearl of the Antilles,' and it well deserves the name. For the last year Havana has been the great winter home for American fashionables. The steamer lines have been crowded with tourists, pleasure seekers and those after rest. The scenes at the piers are as bustling and full of tender partings and floral pieces as the docks of the regular liners in Honolulu. "Morro Castle is at the entrance to the harbor and beyond it Cabanas fort, where the Spanish prisoners were confined and afterward shot to death. A few yards beyond in the harbor are the remains of the dear old Maine. Part of her deck and turret are still above water."

"Cuba is showing its Americanizing more perhaps in the frequency of spoken English, and the novel cleanliness of its towns than in anything else. It was due entirely to American rule that the splendid promenade or paseo, at the point of land at the harbor mouth opposite Morro Castle, was built. There, towards sunset, thousands stroll and enjoy the cooling air, while carriages circle on the driveway. The Cuban band plays there every afternoon and when it is moonlight. The great place, however, for land concerts is in the Parque Central. There Havana is at its gayest. From the windows of the Inglaterra the scene is very animated under the electric lights.

"Calle Obispo is the great shopping street. This narrow Spanish street, with its two-foot sidewalk, is covered over with awnings of the brightest hues, stretched across from one shop to another. The electric cars quite fill some streets when going through, and skims up to the very wall in turning some corners. "Please remember Mr. Burns and myself to our many friends in Honolulu. MRS. I. R. BURNS. "Havana, May 5, 1932."

THE MAN AND HIS HAIR

Once upon a time there was a man in Wall street who, from struggles with the bulls and bears, began to lose his hair.

"I am short in hair," he said, in the language of the Street, "and must cover."

Then he bought himself a wig that looked so natural and fitted so well that his most intimate friends were deceived and wondered at the remarkable change in his appearance for the better.

Moral—He is indeed fortunate who can cover his losses.

A Mexican carpenter considers hanging one door a big day's work. An American carpenter will easily hang ten doors a day.

HEAVIEST MAILS

President Roosevelt probably receives more mail matter than any other man in the world. It is calculated, if he were obliged to buy the postage on all mail matter received at the White House the cost would be one-sixth of his salary.

King Edward has a daily quota of 1000 letters and 3000 papers, doubtless a heavy tax on his attention. The Tsar and the German Emperor receive from 500 to 600 a day. The Emperor lists to answer many himself. The King of Italy gets 500, and the young Queen of Holland struggles with the daily burden of between 100 and 150 letters.

The Evening Bulletin, 75 cents per month.

Expert Book Buying for the Congressional Library. Some Rare Tomes

The Congressional Library sends experts to attend all the most notable book sales that occur in this country and Europe. Thus, rare and valuable tomes are always likely to find their way into the possession of the library, and information is gathered concerning those books, the fame of which is world-wide, and which are eagerly desired by all collectors.

The most singular bibliographic curiosity in the world, probably, is that which belonged to the family of the Prince de Ligne, and which is now in France. It is neither written nor printed. All of the letters of the text are cut out of each folio upon the finest vellum; and, being interlaced with blue paper, are read as readily as the best print. The labor and patience bestowed upon it must have been excessive, especially when the precision and minuteness of the letters are considered.

The general execution is admirable

in every respect, and the vellum is the most costly. Rudolphus II, of Germany, offered for it, in 1640, 11,000 ducats, which was probably equal to \$60,000 at this day. The most remarkable circumstance connected with this literary treasure is that it bears the royal arms of England, but it cannot be shown that it was ever in that country. The book is entitled "Liber Passionalis Domini Nostris, Jesu Christi cum characteristicis Nulla Materia Composita."

The importance of ransacking old book stalls, insisted upon by Mr. Herbert Putnam, the present librarian, is illustrated in the following singular instance. The book called "The Ascension of Isaiah the Prophet" had been known to exist in former ages, but had disappeared after the fifth century. Some few years ago Dr. Richard Laurence, Professor of Hebrew at Oxford University, accidentally met with an Ethiopic manuscript at the shop of a bookseller in Drury Lane, London, which proved to be this long lost and apocryphal book.

Among the literary curiosities in the Southampton Library, England, is an old Bible known as the "Bug Bible," printed by John Daye, 1551, with a prologue by Tyndall. It derives its name from the peculiar rendering of the fifth verse in the ninety-first Psalm, which reads thus: "So thou shalt not need to be afraid for any bugs by night."

The first book printed with metal types was the Mariner Bible, so-called from its having been found in the famous Cardinal's library. A literary curiosity exists in England in the shape of a wordless book, so-called because, after the title page, it contains not a single word. It is a religious allegory devised by a religious enthusiast, and the thought is conveyed in the symbolic colors of the leaves, of which two are blank, two crimson, two pure white, two pure gold. The black symbolizes the unredeemed heart of man; the crimson, the blood of the Lamb; the gold, the

diant joy of eternal felicity. The Wier's Bible is a coveted book. It contains a plate by John Wier, representing the feast of Dives, with Lazarus at his door. In the rich man's banqueting room there is a dwarf playing with a monkey, to contribute to the merriment of the company, according to the custom among people of rank in the sixteenth century.

It required a special appropriation for the library of Congress to obtain its edition of Eliot's Indian Bible. At the age of forty-two, John Eliot, pastor of a church at Roxbury, Mass., began the study of the Natick Indian dialect, with a view toward translating the Bible into that language. He completed the translation in 1653, after a labor of eight years, and the book was issued in 1663. Upwards of 1,000 copies were printed, of which twenty copies were dedicated to King Charles II. It is one of these latter which the library possesses, and which cost \$1150.

In the library of Upsal, in Sweden, there is preserved a translation of the four gospels, printed with metal type

upon violet colored vellum. The letters are silver, hence it has received the name of "Codex Argenteus." The initial letters are in gold. It is supposed that the whole was printed in the same manner as book binders letter the titles of books on the back. It was a very near approach to the art of printing, but it is not known how old it is.

Disraeli mentions a huge copy of the Koran, probably without a parallel as to its size in the annals of letters. The characters are described as being three inches long; the book itself is a foot in thickness, and its other dimensions five feet by three. This book would form a notable contrast to the microscopical copy of the same work now owned by the Library of Congress which may be easily carried in the coat pocket.

A singular library existed in 1535, at Warstein, near Cassel. The books composing it, or rather the substitutes for them, were made of wood, and every one of them was a specimen of a different tree.

Lines of Travel.

Business Men
Can Save
Many Hours



ACROSS THE CONTINENT FROM
San Francisco-Portland

THE TRAINS DAILY
FROM SAN FRANCISCO.

TWO TRAINS DAILY
FROM PORTLAND.

Only THREE DAYS to Chicago.
Only FOUR DAYS to New York.

Palace Sleepers, Buffet, Smoking and Library Cars, with Barber Shop and Pleasant Reading Rooms.
Dining Cars (Meals a-la-carte).
Free Reclining Chairs.
Pullman Ordinary Sleepers.
M. LOTHROP, General Agent.
135 Third Street, Portland, Oregon.
W. HITCHCOCK, General Agent.
No. 1 Montgomery St., San Francisco.
L. L. LOMAX, G. P. & T. A.,
1473 Omaha, Nebraska.

Hawaiian Tramway's Time Table.

KING STREET LINE.

Cars leave Waikiki for town at 5:45, 6:15, 6:45 A.M. and every 15 minutes thereafter till 10:45, 11:15 and 11:45 P.M. from Waikiki to the Punchbowl Station. Cars leave R. Benge or Pavaa switch for town at 5:55 A.M. and every 15 minutes thereafter till 11:05 P.M. Cars leave Fort and King streets corner for Pavaa at 6:05 A.M. and every 15 minutes thereafter till 11:15 P.M. Cars leave Pavaa only at 5:50 and 5:50 A.M. Cars leave Pavaa for Waikiki at 5:45 A.M. and every 15 minutes thereafter till 10:45 P.M. The 11:15 P.M. from Pavaa for Pavaa only goes to Waikiki on Saturdays. Cars leave Fort and King streets corner for Rifle Range at 6:00 and 6:30 A.M. Cars leave Fort and King streets corner for Waikiki at 6:05 A.M. and every 15 minutes thereafter till 11:15 P.M. The 11:15 P.M. from Waikiki goes to Waikiki on Saturdays only.